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State Bar No. 82108  
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Attorneys for Plaintiff  
ROBERT E. WEISS INCORPORATED

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF CALIFORNIA

MARIA R. METCALF,

Plaintiff,

vs.

DREXEL LENDING GROUP, a CA Corp., OLD  
REPUBLIC TITLE CO. a CA Corp., AURORA  
LOAN SVCS, LLC, a CA LLC, MORTGAGE  
ELECTRONIC REGISTRATION SYSTEMS,  
INC., a Delaware Corporation and ROBERT E.  
WEISS, INC., a California corporation,

Defendants.

CASE NO.: 08 CV 731 W POR

ANSWER OF DEFENDANT ROBERT E.  
WEISS, INC. TO PLAINTIFF'S  
COMPLAINT

Defendant Robert E. Weiss Incorporated ("Defendant Weiss, Inc.") answers Plaintiff's  
Complaint as follows:

1. In answer to Paragraph 1 of the Complaint, Defendant Weiss, Inc. is without  
sufficient knowledge or information to form a belief as to the truth of the allegations contained  
in said paragraph, and on that basis denies each and every allegation contained therein.

2. In answer to Paragraph 2 of the Complaint, Defendant Weiss, Inc. admits that  
Defendant Weiss, Inc. is a California corporation doing business in San Diego County,  
California and is without sufficient knowledge or information to form a belief as to the truth of

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1 the remaining allegations contained in said paragraph, and on that basis denies each and every  
2 other allegation contained therein.

3 3. In answer to Paragraph 3 of the Complaint, Defendant Weiss, Inc. is without  
4 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
5 in said paragraph, and on that basis denies each and every allegation contained therein.

6 4. In answer to Paragraph 4 of the Complaint, Defendant Weiss, Inc. denies each  
7 and every allegation contained therein.

8 5. In answer to Paragraph 5 of the Complaint, Defendant Weiss, Inc. denies each  
9 and every allegation contained therein.

10 6. In answer to Paragraph 6 of the Complaint, Defendant Weiss, Inc. denies that  
11 Defendant Aurora was not the holder in due course of the note and assignee of the deed of trust  
12 at foreclosure and, except as admitted, denies each and every other allegation contained therein.

13 7. In answer to Paragraph 7 of the Complaint, Defendant Weiss, Inc. denies each  
14 and every allegation contained therein.

15 8. In answer to Paragraph 8 of the Complaint, Defendant Weiss, Inc. denies each  
16 and every allegation contained therein.

17 9. In answer to Paragraph 9 of the Complaint, Defendant Weiss, Inc. denies each  
18 and every allegation contained therein.

19 10. In answer to Paragraph 10 of the Complaint, Defendant Weiss, Inc. denies each  
20 and every allegation contained therein.

21 11. In answer to Paragraph 11 of the Complaint, Defendant Weiss, Inc. denies each  
22 and every allegation contained therein.

23 12. In answer to Paragraph 12 of the Complaint, Defendant Weiss, Inc. admit that  
24 Defendant Weiss, Inc. did not deliver to Plaintiff an "acceleration notice statement" and except  
25 as admitted denies each and every other allegation contained therein.

26 13. In answer to Paragraph 13 of the Complaint, Defendant Weiss, Inc. denies each  
27 and every allegation contained therein.  
28

1           14. In answer to Paragraph 14 of the Complaint, Defendant Weiss, Inc. is without  
2 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
3 in said paragraph, and on that basis denies each and every allegation contained therein.

4           15. In answer to Paragraph 15 of the Complaint, Defendant Weiss, Inc. incorporates  
5 its answers to paragraphs 1 through 14 hereinabove.

6           16. In answer to Paragraph 16 of the Complaint, Defendant Weiss, Inc. admit that  
7 Defendant Weiss, Inc. did not give "mortgage documents" to Plaintiff in conjunction with loan  
8 origination and, except as admitted, denies each and every other allegation contained therein.

9           17. In answer to Paragraph 17 of the Complaint, Defendant Weiss, Inc. denies each  
10 and every allegation contained therein.

11           18. In answer to Paragraph 18 of the Complaint, Defendant Weiss, Inc. denies each  
12 and every allegation contained therein.

13           19. In answer to Paragraph 19 of the Complaint, Defendant Weiss, Inc. incorporates  
14 its answers to paragraphs 1 through 18 hereinabove.

15           20. In answer to Paragraph 20 of the Complaint, Defendant Weiss, Inc. is without  
16 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
17 in said paragraph, and on that basis denies each and every allegation contained therein.

18           21. In answer to Paragraph 21 of the Complaint, Defendant Weiss, Inc. is without  
19 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
20 in said paragraph, and on that basis denies each and every allegation contained therein.

21           22. In answer to Paragraph 22 of the Complaint, Defendant Weiss, Inc. admits that  
22 Defendant Weiss, Inc. did not provide disclosures under Article IX of the Uniform Commercial  
23 Code to Plaintiff and except as admitted denies each and every other allegation contained  
24 therein.

25           23. In answer to Paragraph 23 of the Complaint, Defendant Weiss, Inc. denies each  
26 and every allegation contained therein.

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1           24. In answer to Paragraph 24 of the Complaint, Defendant Weiss, Inc. denies each  
2 and every allegation contained therein.

3           25. In answer to Paragraph 25 of the Complaint, Defendant Weiss, Inc. incorporates  
4 its answers to paragraphs 1 through 24 hereinabove.

5           26. In answer to Paragraph 26 of the Complaint, Defendant Weiss, Inc. is without  
6 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
7 in said paragraph, and on that basis denies each and every allegation contained therein.

8           27. In answer to Paragraph 27 of the Complaint, Defendant Weiss, Inc. is without  
9 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
10 in said paragraph, and on that basis denies each and every allegation contained therein.

11           28. In answer to Paragraph 28 of the Complaint, Defendant Weiss, Inc. denies each  
12 and every allegation contained therein.

13           29. In answer to Paragraph 29 of the Complaint, Defendant Weiss, Inc. denies each  
14 and every allegation contained therein.

15           30. In answer to Paragraph 30 of the Complaint, Defendant Weiss, Inc. incorporates  
16 its answers to paragraphs 1 through 29 hereinabove.

17           31. In answer to Paragraph 31 of the Complaint, Defendant Weiss, Inc. is without  
18 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
19 in said paragraph, and on that basis denies each and every allegation contained therein.

20           32. In answer to Paragraph 32 of the Complaint, Defendant Weiss, Inc. admits that  
21 Defendant Weiss, Inc. did not provide disclosures at loan origination and, except as admitted,  
22 denies each and every other allegation contained therein.

23           33. In answer to Paragraph 33 of the Complaint, Defendant Weiss, Inc. denies each  
24 and every allegation contained therein.

25           34. In answer to Paragraph 34 of the Complaint, Defendant Weiss, Inc. denies each  
26 and every allegation contained therein.

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1           35. In answer to Paragraph 35 of the Complaint, Defendant Weiss, Inc. incorporates  
2 its answers to paragraphs 1 through 34 hereinabove.

3           36. In answer to Paragraph 36 of the Complaint, Defendant Weiss, Inc. is without  
4 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
5 in said paragraph, and on that basis denies each and every allegation contained therein.

6           37. In answer to Paragraph 37 of the Complaint, Defendant Weiss, Inc. denies each  
7 and every allegation contained therein.

8           38. In answer to Paragraph 38 of the Complaint, Defendant Weiss, Inc. denies each  
9 and every allegation contained therein.

10          39. In answer to Paragraph 39 of the Complaint, Defendant Weiss, Inc. denies each  
11 and every allegation contained therein.

12          40. In answer to Paragraph 40 of the Complaint, Defendant Weiss, Inc. incorporates  
13 its answers to paragraphs 1 through 39 hereinabove.

14          41. In answer to Paragraph 41 of the Complaint, Defendant Weiss, Inc. is without  
15 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
16 in said paragraph, and on that basis denies each and every allegation contained therein.

17          42. In answer to Paragraph 42 of the Complaint, Defendant Weiss, Inc. denies each  
18 and every allegation contained therein.

19          43. In answer to Paragraph 43 of the Complaint, Defendant Weiss, Inc. incorporates  
20 its answers to paragraphs 1 through 42 hereinabove.

21          44. In answer to Paragraph 44 of the Complaint, Defendant Weiss, Inc. is without  
22 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
23 in said paragraph, and on that basis denies each and every allegation contained therein.

24          45. In answer to Paragraph 45 of the Complaint, Defendant Weiss, Inc. denies each  
25 and every allegation contained therein.

26          46. In answer to Paragraph 46 of the Complaint, Defendant Weiss, Inc. denies each  
27 and every allegation contained therein.  
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1           47. In answer to Paragraph 47 of the Complaint, Defendant Weiss, Inc. incorporates  
2 its answers to paragraphs 1 through 46 hereinabove.

3           48. In answer to Paragraph 48 of the Complaint, Defendant Weiss, Inc. is without  
4 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
5 in said paragraph, and on that basis denies each and every allegation contained therein.

6           49. In answer to Paragraph 49 of the Complaint, Defendant Weiss, Inc. denies each  
7 and every allegation contained therein.

8           50. In answer to Paragraph 50 of the Complaint, Defendant Weiss, Inc. denies each  
9 and every allegation contained therein.

10          51. In answer to Paragraph 51 of the Complaint, Defendant Weiss, Inc. incorporates  
11 its answers to paragraphs 1 through 50 hereinabove.

12          52. In answer to Paragraph 52 of the Complaint, Defendant Weiss, Inc. is without  
13 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
14 in said paragraph, and on that basis denies each and every allegation contained therein.

15          53. In answer to Paragraph 53 of the Complaint, Defendant Weiss, Inc. denies each  
16 and every allegation contained therein.

17          54. In answer to Paragraph 54 of the Complaint, Defendant Weiss, Inc. denies each  
18 and every allegation contained therein.

19          55. In answer to Paragraph 55 of the Complaint, Defendant Weiss, Inc. incorporates  
20 its answers to paragraphs 1 through 54 hereinabove.

21          56. In answer to Paragraph 56 of the Complaint, Defendant Weiss, Inc. is without  
22 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
23 in said paragraph, and on that basis denies each and every allegation contained therein.

24          57. In answer to Paragraph 57 of the Complaint, Defendant Weiss, Inc. denies each  
25 and every allegation contained therein.

26          58. In answer to Paragraph 58 of the Complaint, Defendant Weiss, Inc. denies each  
27 and every allegation contained therein.  
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1           59. In answer to Paragraph 59 of the Complaint, Defendant Weiss, Inc. incorporates  
2 its answers to paragraphs 1 through 58 hereinabove.

3           60. In answer to Paragraph 60 of the Complaint, Defendant Weiss, Inc. denies each  
4 and every allegation contained therein.

5           61. In answer to Paragraph 61 of the Complaint, Defendant Weiss, Inc. denies each  
6 and every allegation contained therein.

7           62. In answer to Paragraph 62 of the Complaint, Defendant Weiss, Inc. denies each  
8 and every allegation contained therein.

9           63. In answer to Paragraph 63 of the Complaint, Defendant Weiss, Inc. incorporates  
10 its answers to paragraphs 1 through 62 hereinabove.

11           64. In answer to Paragraph 64 of the Complaint, Defendant Weiss, Inc. admit that  
12 Defendant Weiss, Inc. failed to provide disclosures at loan origination and, except as admitted,  
13 denies each and every other allegation contained therein.

14           65. In answer to Paragraph 65 of the Complaint, Defendant Weiss, Inc. denies each  
15 and every allegation contained therein.

16           66. In answer to Paragraph 66 of the Complaint, Defendant Weiss, Inc. denies each  
17 and every allegation contained therein.

18           67. In answer to Paragraph 67 of the Complaint, Defendant Weiss, Inc. incorporates  
19 its answers to paragraphs 1 through 66 hereinabove.

20           68. In answer to Paragraph 68 of the Complaint, Defendant Weiss, Inc. admit that  
21 Defendant Weiss, Inc. did not provide an "acceleration statement" to Plaintiff and, except as  
22 admitted, denies each and every other allegation contained therein.

23           69. In answer to Paragraph 69 of the Complaint, Defendant Weiss, Inc. denies each  
24 and every allegation contained therein.

25           70. In answer to Paragraph 70 of the Complaint, Defendant Weiss, Inc. denies each  
26 and every allegation contained therein.



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1           71. In answer to Paragraph 71 of the Complaint, Defendant Weiss, Inc. incorporates  
2 its answers to paragraphs 1 through 70 hereinabove.

3           72. In answer to Paragraph 72 of the Complaint, Defendant Weiss, Inc. is without  
4 sufficient knowledge or information to form a belief as to the truth of the allegations contained  
5 in said paragraph, and on that basis denies each and every allegation contained therein.

6           73. In answer to Paragraph 73 of the Complaint, Defendant Weiss, Inc. denies each  
7 and every allegation contained therein.

8           74. In answer to Paragraph 74 of the Complaint, Defendant Weiss, Inc. denies each  
9 and every allegation contained therein.

10          75. In answer to Paragraph 75 of the Complaint, Defendant Weiss, Inc. incorporates  
11 its answers to paragraphs 1 through 74 hereinabove.

12          76. In answer to Paragraph 76 of the Complaint, Defendant Weiss, Inc. admit that  
13 Defendant Weiss, Inc. did not provide to Plaintiff information regarding any "new balance" or  
14 any "additional finance charges" and, except as admitted, denies each and every other allegation  
15 contained therein.

16          77. In answer to Paragraph 77 of the Complaint, Defendant Weiss, Inc. denies each  
17 and every allegation contained therein.

18          78. In answer to Paragraph 78 of the Complaint, Defendant Weiss, Inc. denies each  
19 and every allegation contained therein.

20          79. In answer to Paragraph 79 of the Complaint, Defendant Weiss, Inc. incorporates  
21 its answers to paragraphs 1 through 78 hereinabove.

22          80. In answer to Paragraph 80 of the Complaint, Defendant Weiss, Inc. admit that  
23 Defendant Weiss, Inc. did not give to Plaintiff copies of the "mortgage" and, except as admitted,  
24 denies each and every other allegation contained therein.

25          81. In answer to Paragraph 81 of the Complaint, Defendant Weiss, Inc. denies each  
26 and every allegation contained therein.



1           82. In answer to Paragraph 82 of the Complaint, Defendant Weiss, Inc. denies each  
2 and every allegation contained therein.

3           83. In answer to Paragraph 83 of the Complaint, Defendant Weiss, Inc. incorporates  
4 its answers to paragraphs 1 through 82 hereinabove.

5           84. In answer to Paragraph 84 of the Complaint, Defendant Weiss, Inc. admit that  
6 Defendant Weiss, Inc. did not prepare provisions contained in loan origination documents and,  
7 except as admitted, deny each and every other allegation contained therein.

8           85. In answer to Paragraph 85 of the Complaint, Defendant Weiss, Inc. denies each  
9 and every allegation contained therein.

10          86. In answer to Paragraph 86 of the Complaint, Defendant Weiss, Inc. denies each  
11 and every allegation contained therein.

12          87. In answer to Paragraph 87 of the Complaint, Defendant Weiss, Inc. incorporates  
13 its answers to paragraphs 1 through 86 hereinabove.

14          88. In answer to Paragraph 88 of the Complaint, Defendant Weiss, Inc. admit that  
15 Defendant Weiss, Inc. did not provide loan disclosures at origination or prepare settlement  
16 statements and, except as admitted, denies each and every other allegation contained therein.

17          89. In answer to Paragraph 89 of the Complaint, Defendant Weiss, Inc. denies each  
18 and every allegation contained therein.

19          90. In answer to Paragraph 90 of the Complaint, Defendant Weiss, Inc. denies each  
20 and every allegation contained therein.

21          91. In answer to Paragraph 91 of the Complaint, Defendant Weiss, Inc. incorporates  
22 its answers to paragraphs 1 through 90 hereinabove.

23          92. In answer to Paragraph 92 of the Complaint, Defendant Weiss, Inc. admit that  
24 Defendant Weiss, Inc. did not provide interest disclosures at loan origination and, except as  
25 admitted, deny each and every other allegation contained therein.

26          93. In answer to Paragraph 93 of the Complaint, Defendant Weiss, Inc. denies each  
27 and every allegation contained therein.  
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1           94. In answer to Paragraph 94 of the Complaint, Defendant Weiss, Inc. denies each  
2 and every allegation contained therein.

3           95. In answer to Paragraph 95 of the Complaint, Defendant Weiss, Inc. incorporates  
4 its answers to paragraphs 1 through 94 hereinabove.

5           96. In answer to Paragraph 96 of the Complaint, Defendant Weiss, Inc. admit that  
6 Defendant Weiss, Inc. did not disclose information concerning loan origination fees at loan  
7 origination and, except as admitted, deny each and every other allegation contained therein.

8           97. In answer to Paragraph 97 of the Complaint, Defendant Weiss, Inc. denies each  
9 and every allegation contained therein.

10          98. In answer to Paragraph 98 of the Complaint, Defendant Weiss, Inc. denies each  
11 and every allegation contained therein.

12          99. In answer to Paragraph 99 of the Complaint, Defendant Weiss, Inc. incorporates  
13 its answers to paragraphs 1 through 98 hereinabove.

14          100. In answer to Paragraph 100 of the Complaint, Defendant Weiss, Inc. admit that  
15 Defendant Weiss, Inc. did not provide any rights of rescission at loan origination and, except as  
16 admitted, denies each and every other allegation contained therein.

17          101. In answer to Paragraph 101 of the Complaint, Defendant Weiss, Inc. denies each  
18 and every allegation contained therein.

19          102. In answer to Paragraph 102 of the Complaint, Defendant Weiss, Inc. denies each  
20 and every allegation contained therein.

21          103. In answer to Paragraph 103 of the Complaint, Defendant Weiss, Inc. incorporates  
22 its answers to paragraphs 1 through 102 hereinabove.

23          104. In answer to Paragraph 104 of the Complaint, Defendant Weiss, Inc. admit that  
24 Defendant Weiss, Inc. was not involved in disclosures at loan origination and, except as  
25 admitted, deny each and every other allegation contained therein.

26          105. In answer to Paragraph 105 of the Complaint, Defendant Weiss, Inc. denies each  
27 and every allegation contained therein.

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1           106. In answer to Paragraph 106 of the Complaint, Defendant Weiss, Inc. denies each  
2 and every allegation contained therein.

3           107. In answer to Paragraph 107 of the Complaint, Defendant Weiss, Inc. incorporates  
4 its answers to paragraphs 1 through 106 hereinabove.

5           108. In answer to Paragraph 108 of the Complaint, Defendant Weiss, Inc. admit that  
6 Defendant Weiss, Inc. provided notice of default and notice of sale under California Civil Code  
7 Section 2924 et seq. and notice under the Fair Debt Collection Practices Act and, except as  
8 admitted, denies each and every other allegation contained therein.

9           109. In answer to Paragraph 109 of the Complaint, Defendant Weiss, Inc. denies each  
10 and every allegation contained therein.

11           110. In answer to Paragraph 110 of the Complaint, Defendant Weiss, Inc. denies each  
12 and every allegation contained therein.

13           111. In answer to Paragraph 111 of the Complaint, Defendant Weiss, Inc. incorporates  
14 its answers to paragraphs 1 through 110 hereinabove.

15           112. In answer to Paragraph 112 of the Complaint, Defendant Weiss, Inc. admit that  
16 Defendant Weiss, Inc. did not provide interest rate disclosures at loan origination and, except as  
17 admitted, denies each and every other allegation contained therein.

18           113. In answer to Paragraph 113 of the Complaint, Defendant Weiss, Inc. denies each  
19 and every allegation contained therein.

20           114. In answer to Paragraph 114 of the Complaint, Defendant Weiss, Inc. denies each  
21 and every allegation contained therein.

22           115. In answer to Paragraph 115 of the Complaint, Defendant Weiss, Inc. incorporates  
23 its answers to paragraphs 1 through 114 hereinabove.

24           116. In answer to Paragraph 116 of the Complaint, Defendant Weiss, Inc. denies each  
25 and every allegation contained therein.

26 In answer to Paragraph 117 of the Complaint, Defendant Weiss, Inc. denies each and every  
27 allegation contained therein.  
28

1 FIRST AFFIRMATIVE DEFENSE

2 (Failure to State a Cause of Action)

3 1. The Complaint, and each and every cause of action or purported cause of action  
4 contained therein, fails to state facts sufficient to constitute a cause of action against Answering  
5 Defendants.

6 SECOND AFFIRMATIVE DEFENSE

7 (Non-Monetary Status)

8 2. Defendant Weiss, Inc. maintains a reasonable belief that Defendant Weiss, Inc.  
9 has been named in the action or proceeding solely in its capacity as trustee under the deed of  
10 trust foreclosed, and not arising out of any wrongful acts or omissions on its part in the  
11 performance of its duties as trustee.

12 THIRD AFFIRMATIVE DEFENSE

13 (Statutory Compliance)

14 3. Defendant Weiss, Inc., as substituted trustee, has performed each and every act  
15 required to be performed by it in accordance with California Civil Code Section 2924 et seq.,  
16 and applicable provisions of the Fair Debt Collection Practices Act, to foreclose Plaintiff's  
17 interest in the real property commonly known as 954 Surrey Drive, Chula Vista, California.

18 FOURTH AFFIRMATIVE DEFENSE

19 (Tender)

20 4. Defendant Weiss, Inc. is informed and believes and thereon alleges that Plaintiff  
21 was in default of sums due to Defendant Aurora Loan Services, LLC prior to and at the time of  
22 foreclosure and that Plaintiff failed to tender either the amount necessary to reinstate the amount  
23 due to Defendant Aurora Loan Services, LLC or to pay off said sum prior to foreclosure.

24 FIFTH AFFIRMATIVE DEFENSE

25 (Estoppel)

26 5. Defendant Weiss, Inc. is informed and believes and thereon alleges that Plaintiff  
27 was in default of sums due to Defendant Aurora Loan Services, LLC prior to and at the time of  
28 foreclosure and that Plaintiff failed to tender either the amount necessary to reinstate the amount

1 due to Defendant Aurora Loan Services, LLC or to pay off said sum prior to foreclosure and is  
2 therefore estopped to claim the relief demanded in Plaintiff's Complaint.  
3

4 SIXTH AFFIRMATIVE DEFENSE  
5 (Unclean Hands)

6 6. Defendant Weiss, Inc. is informed and believes and thereon alleges that Plaintiff  
7 originated a \$900,000.00 loan in approximately February 2007 secured by the deed of trust later  
8 foreclosed and at the time of loan origination failed to provide to the mortgage lender true and  
9 correct information concerning Plaintiff's financial status and ability to repay the loan and, as a  
10 result thereof, Plaintiff has unclean hands and is equitably and otherwise precluded from seeking  
11 damages or other relief as alleged in Plaintiff's Complaint.

12 Dated: May 13, 2008

ROBERT E. WEISS INCORPORATED

13  
14 BY: s/CRIS A KLINGERMANN

Attorney for Defendant

ROBERT E. WEISS INCORPORATED

cklingerman@rewlaw.com  
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PROOF OF SERVICE BY MAIL (C.C.P. 1013a, 2015.5)

STATE OF CALIFORNIA )  
COUNTY OF LOS ANGELES )

I, Dawn Gentry, declare as follows:

I am a resident of Los Angeles County, I am over the age of eighteen years and am not a party to the within entitled action; my business address is 920 Village Oaks Drive, Covina, California.

On May 9, 2008, I serve the following:

ANSWER OF DEFENDANT ROBERT E. WEISS, INC. TO PLAINTIFF'S COMPLAINT

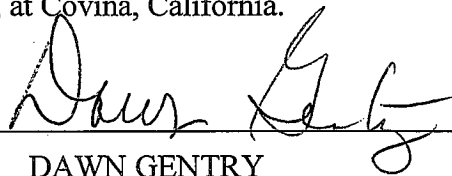
on the interested parties in said action by first class mail, postage prepaid, addressed as follows:

Maria R. Metcalf, Pro Se  
954 Surrey Dr.  
Bonita, CA 91902

I am "readily familiar" with the firm's practice of collection and processing of correspondence for mailing. Under that practice, it would be deposited with the U.S. Postal Service on that same day with postage thereon fully prepaid at Covina, California, in the ordinary course of business. I am aware that on motion of the party served, service is presumed invalid if postal cancellation date or postage meter date is more than one day after the date of deposit for mailing affidavit/declaration.

I declare under penalty of perjury and the laws of the State of California that the foregoing is true and correct.

Executed on May 9, 2008, at Covina, California.

  
DAWN GENTRY

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